Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. – 29. (Canceled).

30.   (New) A system for pricing a product, comprising:

a mobile computing device including a wireless transceiver configured to provide wireless communication;

a location circuit configured to provide location data based on the location of the mobile computing device; and

a data processor configured to receive the location data and to set a price for the product based on the location data.

31.   (New) A system for pricing a product as in claim 30, wherein the data processor is remote from the mobile computing device.

32.   (New) A system for pricing a product as in claim 30, wherein the data processor further comprises a memory configured to store the location data received from the location circuit.

33.   (New) A system for pricing a product as in claim 30, wherein the data processor is further configured to price the product based on a date or a time of day.

34.   (New) A system for pricing a product as in claim 30, wherein the data processor is further configured to price the product based on an environmental condition, including a weather condition.

35.   (New) A system for pricing a product as in claim 30, wherein the product comprises an insurance policy or a warranty.

36.   (New) A system for pricing a product as in claim 30, wherein the data processor is configured to dynamically adjust the price for the product based on the location of the mobile computing device.

37.   (New) A system for pricing a product as in claim 30, wherein the location data further comprises a distance between the location of the mobile computing device and a provider of the product.

38.   (New) A system for pricing a product as in claim 37, wherein the mobile computing device is further configured to receive a lower price for the product based on the data received from the location circuit.

39.   (New) A method for pricing a product, the pricing being determined based on a location of a mobile computing device, comprising:

determining the location of the mobile computing device, the mobile computing device including a wireless transceiver configured for providing wireless communication; and

pricing the product based on the location of the mobile computing device.

40.   (New) A method for pricing a product as in claim 39, further comprising transmitting the location of the mobile computing device via the wireless transceiver to a data processor, the data processor being configured to price the product based on the location of the mobile computing device.

41.   (New) A method for pricing a product as in claim 39, further including pricing the product based on a date or a time of day.

42.   (New) A method for pricing a product as in claim 39, further including pricing the product based on an environmental condition, including a weather condition.

43.   (New) A method for pricing a product as in claim 39, wherein the product is an insurance policy or a warranty.

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44.   (New) A method for pricing a product as in claim 39, further comprising dynamically adjusting the price of the product based on a change in a parameter selectable from the following: a date, a time of day, an environmental condition including a weather condition, or a location of the mobile computing device.

45.   (New) A method for pricing a product as in claim 39, wherein the step of pricing the product is performed by the mobile computing device.

46.   (New) A method for pricing a product as in claim 39, wherein the step of pricing the product is performed by a remote server.

47.   (New) A method for pricing a product as in claim 39, further comprising receiving a lower price for the product based on the location of the mobile computing device.

48.   (New) A system for pricing a product, comprising:

a transceiver configured to wirelessly receive location data based on a location of a mobile computing device; and

a data processor configured to determine a price for the product based on the location data received by the transceiver.

49.   (New) A system for pricing a product as in claim 48, wherein the transceiver is configured to output the price for the product to a display.

50.   (New) A system for pricing a product as in claim 48, wherein the data processor further comprises a data storage device configured to store the location data received from the transceiver.

51.   (New) A system for pricing a product as in claim 48 wherein the data processor is further configured to price the product based on a date or a time of day.

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52.   (New) A system for pricing a product as in claim 48, wherein the data processor is configured to dynamically adjust the price for the product based on the location of the mobile computing device.

53.   (New) A system for pricing a product as in claim 48, wherein the mobile computing device is further configured to receive a lower price for the product based on the location data received by the transceiver.